The Influence of Service Quality, Price, and Brand on Customer Satisfaction in Hijab Fashion: An Islamic Law Perspective

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Abstract

This study examines how service quality, price, and brand shape customer satisfaction in the hijab fashion market and interprets the findings through an Islamic law lens (maqāṣid al-sharīʿah). Using a mixed-methods design, we surveyed hijab consumers who had purchased at least twice in the last six months (n = 120; purposive sampling) and complemented the statistics with brief interviews/document reviews. Instruments passed validity–reliability checks and classical assumptions (normality, multicollinearity, heteroskedasticity). Multiple linear regression shows that service quality, price, and brand each have a positive, significant effect; jointly they are significant (F = 13.957, p < 0.001) with R^2 = 0.265 (Adjusted R^2 = 0.246), indicating moderate explanatory power. Interpreted normatively, service quality aligns with iḥsān–samḥah (courteous, facilitative service), fair and transparent pricing reflects ʿadl, and trustworthy branding embodies ṣidq–amānah; satisfaction is framed as tarāḍin, supported by khiyār (clear return/exchange). These values cohere with the maqāṣid emphasis on protecting wealth (ḥifẓ al-māl) and avoiding harm while realizing benefit (darʾ al-mafāsid wa jalb al-maṣāliḥ). Managerially, firms should strengthen after-sales service, price transparency, and honest brand communication, and operationalize Sharīʿah-compliant policies (e.g., clear product information and accessible returns) to foster sustainable satisfaction and loyalty.

Keywords: service quality; price; brand; customer satisfaction; Islamic law; maqāṣid al-sharīʿah

Abstrak

Penelitian ini mengkaji bagaimana kualitas layanan, harga, dan brand membentuk kepuasan pelanggan pada pasar hijab fashion serta menafsirkan temuan melalui lensa hukum Islam (maqāṣid al-sharīʿah). Menggunakan desain metode campuran, kami mensurvei konsumen hijab yang telah berbelanja setidaknya dua kali dalam enam bulan terakhir (n = 120; purposive sampling) dan melengkapi statistik dengan wawancara singkat/review dokumen. Instrumen lulus uji validitas–reliabilitas dan asumsi klasik (normalitas, multikolinearitas, heteroskedastisitas). Regresi linear berganda menunjukkan kualitas layanan, harga, dan brand masing-masing berpengaruh positif dan signifikan; secara simultan signifikan (F = 13,957; p < 0,001) dengan R^2 = 0,265 (Adjusted R^2 = 0,246), yang mengindikasikan daya jelas moderat. Secara normatif, kualitas layanan selaras dengan iḥsān–samḥah (pelayanan santun dan memudahkan), penetapan harga yang adil dan transparan mencerminkan ʿadl, dan brand yang tepercaya mewujudkan ṣidq–amānah; kepuasan dipahami sebagai tarāḍin yang ditopang khiyār (kebijakan retur/penukaran yang jelas). Nilai-nilai ini sejalan dengan penekanan maqāṣid pada penjagaan harta (ḥifẓ al-māl) serta prinsip darʾ al-mafāsid wa jalb al-maṣāliḥ (menghindarkan mudarat dan menghadirkan maslahat). Secara manajerial, pelaku usaha perlu memperkuat layanan purnajual, transparansi harga, dan komunikasi

merek yang jujur, serta mengoperasionalkan kebijakan yang selaras syariah (mis. informasi produk yang jelas dan kemudahan retur) untuk mendorong kepuasan dan loyalitas yang berkelanjutan.
Kata kunci: *kualitas layanan; harga; brand; kepuasan pelanggan; hukum Islam; maqāṣid al-sharī'ah*

Introduction

Indonesia, as a Muslim-majority country, holds substantial potential for the growth of the halal economy, including the Muslim fashion (modest fashion) sector (BPS, 2022; Norvadewi, 2025). A broad consumer base, rising halal literacy, and a dynamic digital commerce ecosystem encourage brands to foreground Sharī'ah values—from truthful material claims to ethical production processes (Harsanto et al., 2024; KNEKS, 2023). In this context, hijab and Muslim apparel constitute a strategic market: consumer preferences are shifting toward products that are not only trendy but also aligned with Islamic values, making innovation in design, service, and brand communication essential.

Indonesia's Law 33/2014 on Halal Product Assurance (Jaminan Produk Halal/JPH), operationalized through Government Regulation (PP) 39/2021, establishes a mandatory halal assurance system across the product life cycle—covering materials, production, distribution, and presentation (Government Regulation, 2021; Law, 2014). For fashion businesses serving a predominantly Muslim market, this framework positions halal assurance not only as a regulatory requirement but also as a trust mechanism that underpins brand credibility. The law clarifies key definitions (e.g., the scope of halal certification and authorized institutions) and sets out procedural pathways for obtaining and renewing certification, ensuring consistent oversight of inputs (fibers, dyes, auxiliaries), facilities, and handling.

Following certification, business actors bear ongoing obligations: to affix and maintain accurate halal labeling, safeguard the integrity of halal processes (through a documented Halal Assurance System/SJPH), conduct internal monitoring and corrective actions, and promptly report changes in materials, suppliers, or processes that could affect status. In practice, these duties intersect directly with market performance variables—service quality (clear information and responsive complaint handling about materials and care), price (fair, transparent communication of any cost implications of certified inputs), and brand (honest claims and reliable stewardship of halal status). For hijab fashion in particular, sustained compliance strengthens consumer confidence, differentiates the brand in a crowded market, and supports customer satisfaction as an expression of mutual consent and ethical exchange.

Indonesia's modest fashion landscape is characterized by diverse styles, price segments, and sales channels (Masuwd, 2024; Putri et al., 2025). Brands such as Rabbani, Elzatta, Zoya, ZM Zaskia Mecca, and Dian Pelangi have achieved market penetration through omnichannel strategies, designer–influencer collaborations, and regular trend-driven collections. As a core product, the hijab experiences rapid trend cycles and is positioned not merely as an accessory but as an expression of Muslim women's identity and self-image; consequently, consistent quality, transparent information on materials/sizing, and warm service experiences are key differentiators amid intensifying competition.

In contemporary Indonesia, the hijab sits at the heart of a fast-growing modest-fashion scene shaped by social media, influencers, and shifting youth tastes, making it both a cultural signifier and a style-driven commodity (Farhan et al., 2025). At its essence within Islamic tradition, however, the hijab communicates modesty and religious identity beyond mere ornamentation, a meaning repeatedly underscored in studies of Muslim women's self-presentation and community belonging (Puspitasari & Dolah, 2019).

Service quality is a primary driver of customer satisfaction because it shapes the entire experience from first contact to post-purchase resolution and must meet—ideally exceed—consumer expectations (Insani & Madiawati, 2020). In competitive markets like fashion, superior service consistently influences purchase decisions more strongly than many other cues, reinforcing satisfaction and, over time, loyalty (Tjiptono, 2014). Within hijab fashion specifically, service quality entails prompt, courteous responses to inquiries and complaints, clear information across online and in-store touchpoints, and dependable fulfillment that leaves customers confident about returning.

Selama beberapa tahun terakhir, industri fashion hijab di Indonesia telah mengalami perkembangan yang signifikan. Hal ini dapat dimulai dengan mengingat fakta bahwa kualitas layanan, harga, dan merek memengaruhi kepuasan pelanggan Hijab Fashion Ria Miranda. Hijab dilihat tidak hanya sebagai kebutuhan praktis, tetapi juga sebagai elemen mode yang menunjukkan kepribadian dan gaya hidup pemakainya.

Service quality is pivotal to satisfaction because it must meet—ideally exceed—customer expectations (Tjiptono, 2014), while poor service (e.g., delays, discourtesy) erodes brand image and satisfaction. Price also shapes satisfaction by signaling perceived value and fairness in the exchange (Kotler & Keller, 2009). For Ria Miranda customers in particular, the brand should ensure a pleasant, professional experience through responsive assistance, reliable fulfillment, and transparent pricing.

Price shapes satisfaction by signaling value for money: overly high prices without commensurate quality depress satisfaction, whereas competitive prices matched to quality enhance it (Caldwell, 2012; Xu et al., 2022). A strong brand image builds trust, lowers perceived risk, and fosters loyalty and positive word-of-mouth (Zaman et al., 2025). For Ria Miranda customers, prices should align with expected fabric quality, design craftsmanship, and exclusivity, supported by branding that consistently communicates premium yet fair value.

Service quality and price are key drivers of customer satisfaction; price directly shapes perceived value (Kotler & Keller, 2009), and competitive, fair pricing tends to raise satisfaction. In the hijab sector, consumers look for products that meet quality standards at reasonable prices (Alanadoly & Salem, 2022). Brand image further reinforces satisfaction and loyalty by creating positive perceptions and identity fit—hijab wearers often prefer brands that align with personal and religious values and are willing to pay a premium when quality and alignment are clear.

Prior research shows mixed evidence on what drives satisfaction and repurchase in fashion markets: perceived price, brand awareness, and delivery quality have been linked to customer satisfaction and repeat purchase intentions, yet effects are not uniform across studies. For instance, perceived price positively influences satisfaction and repurchase in some contexts (Siregar & Nurmahdi, 2021), while other work reports no effect on repurchase or even no effect on satisfaction(Ali & Bhasin, 2019); conversely, delivery quality tends to show a consistent positive association with both outcomes (Ali & Bhasin, 2019). Complementing these results, service quality remains a central determinant of satisfaction through comfort, clarity, and effective complaint handling (Alanadoly & Salem, 2022), price contributes when it aligns with perceived value and fosters loyalty (Insani & Madiawati, 2020), and brand image—shaped by track record, service consistency, marketing success, and social responsibility—reinforces positive perceptions and choice (Ginting et al., 2021; Murphy, 2023), with satisfaction itself reflecting the attainment of a "good-enough" fulfillment level (Molle et al., 2019). These empirical gaps and convergences motivate the present study on the Influence of Service Quality, Price, and Brand on Customer Satisfaction in Ria Miranda's Hijab Fashion.

Methods

This study uses a mixed-methods design integrating a quantitative survey and qualitative inquiry under an Islamic law and *maqāṣid al-sharīʿah* lens. We administered an

online questionnaire to hijab consumers who had purchased at least twice in the past six months, yielding 120 purposively selected respondents on 5-point Likert items operationalized as: service quality (*iḥsān–samḥah*: courtesy, facilitation, clarity, fair complaint handling), price (*'adl* & transparency: fair pricing, cost disclosure, no hidden terms), brand (ṣidq–amānah: truthful claims, consistent quality, authentic testimonials), and satisfaction (*tarāḍin* supported by *khiyār*: easy returns/exchanges). Indicators and interpretation were explicitly mapped to maqāṣid—especially *ḥifẓ al-māl* (protection of wealth), *ḥifẓ al-nafs/'aql* (consumer safety & awareness), and the principle of dar' al-mafāsid wa jalb al-maṣāliḥ (harm avoidance/benefit realization). Instrument adequacy was confirmed via validity and reliability checks; classical assumptions (normality, multicollinearity, heteroskedasticity) were met; Multiple Linear Regression with t, F, and R^2 tested partial/simultaneous effects and explained variance. To enrich interpretation, we conducted semi-structured interviews and brief document/advertising reviews with a purposive subset of consumers and brand-side informants, then performed thematic analysis aligned with *iḥsān, 'adl, ṣidq–amānah, tarāḍin/khiyār*, and the *maqāṣid* objectives. Ethical procedures included informed consent, anonymity, and confidentiality.

The Theory of Islamic law

Islamic law is the divine address (khithāb Allah) regulating the acts of morally responsible persons (*mukallaf*), encompassing obligatory, forbidden, recommended, disliked, and permissible rulings (*ḥukm taklīfī*) and causes, conditions, impediments, validity, and nullity (*ḥukm waḍ'ī*) (Az-Zuhaili, 1989). In other words, al-ḥukm al-shar'ī is God's address concerning human acts, expressed as commands/prohibitions (*ṭalab*), permission/option (*takhyīr*), or stipulation/establishment (*waḍ'*) (Al-Ghazali, n.d.). The term "Islamic law" derives from the expression *Islamic Law*, commonly used by Orientalists to render the word *sharī'ah*. In Islamic teaching, norms are not originally designated as "law" (*ḥukm/ahkām*) or similar terms, but as *sharī'ah*, which literally means "the path to a water source." Islamic law thus functions as a guidance for human life, not merely a set of rules to be obeyed with sanctions when violated (Hafizd, 2021).

The sources of Islamic law rest on revelation and *ijtihād*. Primarily, they are grounded in the Qur'an and the Sunnah (Hadith) as the highest normative authorities. Secondarily—through the tools of *ijtihād*—law is derived via ijmā' (scholarly consensus) and qiyās (analogy), along with other methods of istinbāṭ such as istiḥsān (juristic preference), maṣlaḥah mursalah (unrestricted public interest), *'urf* (acknowledged custom), *sadd al-dharā'i'*

(blocking the means to harm), istiṣḥāb (presumption of continuity), and sharʿu man qablana (earlier revealed laws, subject to conditions) (Al-Ghazali, n.d.; Al-Zuhaili, 2013; Mufid, 2018; Syarifudin, 2014). Supporting frameworks that clarify legal derivation include qawāʿid fiqhiyyah (legal maxims), maqāṣid al-sharīʿah (objectives of the law), and authoritative fatwas (Al-Ubaydi, 1992; Azhari, 2015). In modern state contexts (e.g., Indonesia), parts of Islamic law are also codified into positive legislation—such as religious courts, marriage, Islamic finance and banking, and halal product assurance—thereby integrating sharīʿah values with the national legal system.

According to Imam al-Ghazālī, the maqāṣid al-sharīʿah are the core aims of Islamic law to secure benefits (jalb al-maṣlaḥah) and avert harms (darʾ al-mafāsid). Their essence lies in preserving the five necessities (*al-ḍarūriyyāt al-khams*): *ḥifẓ al-dīn* (religion), *ḥifẓ al-nafs* (life), *ḥifẓ al-ʿaql* (intellect), *ḥifẓ al-nasl* (lineage/honor), and *ḥifẓ al-māl* (property). These serve as benchmarks: any ruling that realizes or strengthens them accords with the Sharīʿah, while anything that undermines them is rejected. Al-Ghazālī also distinguishes tiers of human needs—*ḍarūriyyāt* (essentials, without which social order collapses), *ḥājiyyāt* (complementary needs that remove hardship), and *taḥsīniyyāt* (embellishments that perfect ethics and refinement). Through this hierarchy, Islamic law is seen not merely as a set of rules but as a system that orders human welfare comprehensively, from safeguarding life's foundations to perfecting moral and civilizational excellence (Al-Ghazali, n.d.).

In Islamic teachings, the entire ethical framework of *muʿāmalah* rests on the principle of darʾ al-mafāsid wa jalb al-maṣāliḥ (avoiding harm and realizing benefit), articulated through operational values such as *iḥsān* (courteous, facilitative service), *ʿadl* (justice and price transparency), and ṣidq–amānah (honesty and trustworthiness) in every claim and brand practice (Mufid, 2019). Transactional validity and peace of mind are safeguarded by tarāḍin (mutual consent), strengthened by the right of *khiyār* (returns/exchanges when defects or nonconformity occur). All of this is oriented toward the maqāṣid al-sharīʿah—especially protecting wealth (*ḥifẓ al-māl*), ensuring consumer safety and awareness (*ḥifẓ al-nafs/ʿaql*), and preserving dignity—so that business conduct is not only legally sound but also an act of worship that delivers public benefit.

Research Result

This study employs a tiered set of analyses: (1) Instrument Testing to assess questionnaire adequacy via validity and reliability checks; (2) Classical Assumption Tests—normality, multicollinearity, and heteroskedasticity—to ensure model prerequisites are met;

(3) Multiple Linear Regression to estimate the effects of service quality, price, and brand on customer satisfaction; and (4) Hypothesis Testing comprising the t-test (partial effects), F-test (simultaneous effects), and the coefficient of determination (R^2) to evaluate significance and the proportion of variance in satisfaction explained by the model.

1. Test Research Instruments

Validity testing assesses whether the questionnaire truly measures what it is intended to measure. An item is deemed valid if its calculated r-value exceeds the r-table value at the 5% significance level; if the calculated r is lower, the item is invalid and should be revised or removed. This step ensures trustworthy data that accurately reflect the study's objectives. The validity test results for this study's questionnaire are presented in Table 1 below.

Table 1. Validity Test

Variable	R calculated	R Table	Remark
Quality of Service (X1)			
X1P1	0.878	0.361	Valid
X1P2	0.798	0.361	Valid
X1P3	0.849	0.361	Valid
X1P4	0.851	0.361	Valid
X1P5	0.835	0.361	Valid
Price (X2)			
X2P1	0.895	0.361	Valid
X2P2	0.839	0.361	Valid
X2P3	0.902	0.361	Valid
X2P4	0.840	0.361	Valid
Brand (X3)			
X3P1	0.888	0.361	Valid
X3P2	0.965	0.361	Valid
X3P3	0.884	0.361	Valid
X3P4	0.920	0.361	Valid
X3P5	0.943	0.361	Valid
Customer Satisfaction (Y)			
YP1	0.886	0.361	Valid
YP2	0.896	0.361	Valid
YP3	0.855	0.361	Valid
YP4	0.668	0.361	Valid
YP5	0.808	0.361	Valid

Source: Primary Data Processed by SPSS 25.0

Validity results show that all items for Service Quality (X1), Price (X2), Brand (X3), and Customer Satisfaction (Y) have r-calculated values above the r-table threshold of 0.361, indicating they are valid and suitable for use. Item validity coefficients range from 0.668 to 0.965, reflecting strong item performance in measuring the intended constructs.

Reliability testing evaluates how trustworthy and consistent a measurement instrument is when used repeatedly; an instrument is considered reliable if it yields stable results across administrations. Following Triton's guideline based on Cronbach's Alpha, reliability levels are categorized as: 0.00–0.20 very unreliable, 0.21–0.40 poorly reliable, 0.41–0.60 moderately reliable, 0.61–0.80 reliable, and 0.81–1.00 highly reliable.

Table 2. Service Quality Reliability Test (X1)

Reliability Statistics	
Cronbach's Alpha	N of Items
.896	5

Based on the Reliability Statistics, a Cronbach's Alpha of 0.896 indicates a very high level of reliability. With 5 items, the instrument can be considered highly reliable and consistent for data collection.

Table 3. Price Reliability Test (X2)

Reliability Statistics	
Cronbach's Alpha	N of Items
.881	4

A Cronbach's Alpha of 0.881 with 4 itemsindicates very high reliability; the instrument is highly dependable and produces consistent data.

Table 4. Brand Reliability Test (X3)

Reliability Statistics	
Cronbach's Alpha	N of Items
.953	5

Cronbach's Alpha value of 0.953 with a total of 5 items indicates that the instrument has very high reliability. This means that the measurement tool is very consistent and reliable in measuring the variables being studied.

Table 5. Consumer Satisfaction Reality Test (Y)

Reliability Statistics	
Cronbach's Alpha	N of Items
.876	5

Cronbach's Alpha value of 0.876 with 5 items indicates that the research instrument has very high reliability. This means that the measuring instrument used is consistent and reliable in measuring the variable in question.

2. Classic Assumption Test

The classical assumption testing began with a normality test to assess whether the dependent and independent variables followed a normal distribution. We applied the

nonparametric Kolmogorov–Smirnov procedure using SPSS 25.0 for Windows to evaluate the data's distributional fit and confirm suitability for subsequent analyses.

Table 6. Kolmogorov–Smirnov Test

One-Sample Kolmogorov-Smirnov Test		Unstandardized Residual
N		120
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	2.71337925
Most Extreme Differences	Absolute	.054
	Positive	.054
	Negative	-.048
Test Statistic		.054
Asymp. Sig. (2-tailed)		.200[c,d]

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

Source: Primary Data Processed SPSS 25.0

Based on the results of the Kolmogorov-Smirnov test, an Asymp. Sig. (2-tailed) value of 0.200 was obtained, which is greater than the significant value of $\alpha = 0.05$. This indicates that the residue is normally distributed, so the assumption of normality is met. With a sample count of 120 and a statistical test value of 0.054, the data was declared suitable for further analysis such as linear regression.

Classic Assumption Test – Multicollinearity. This test examines whether the independent variables are excessively linearly related. Multicollinearity is assessed using Tolerance and the Variance Inflation Factor (VIF): if Tolerance < 0.10 or VIF > 10, multicollinearity is indicated; conversely, no multicollinearity is assumed when no VIF exceeds 10.

Table 7. Multicollinearity Test Results

Coefficients[a]		Collinearity Statistics	
Model		Tolerance	VIF
1	SERVICE QUALITY (X1)	.739	1.353
	PRICE (X2)	.818	1.223
	BRAND (X3)	.662	1.511

a. Dependent Variable: CONSUMER SATISFACTION (Y)

Source: Primary Data Processed SPSS 25.0

Based on the results of the multicollinearity test, all independent variables, namely Service Quality (X1), Price (X2), and Brand (X3) have a tolerance value above 0.10 and a VIF value below 10. In detail, the tolerance value ranges from 0.662 to 0.818, and the VIF value ranges from 1.223 to 1.511. This shows that there are no symptoms of multicollinearity in the regression model, so that each independent variable can be used without overly influencing each other lilaterally.

Classic Assumption Test – Heteroskedasticity. Heteroskedasticity was tested using the Glejser procedure in SPSS 25.0 for Windows, which examines the relationship between the independent variables and the absolute residuals. The decision rule is Sig. > 0.05 = no heteroskedasticity; otherwise, heteroskedasticity is indicated.

Table 8. Heterokedasticity Test Results

	Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.107	.156		13.533	.000
	Unstandardized Residual	-.015	.058	-.024	-.259	.796

a. Dependent Variable: ABS_RES

Source: Primary Data Processed SPSS 25.0

Based on the heteroskedasticity test results presented in Table 6, the significance value for the Unstandardized Residual is 0.796, which is well above the 0.05 threshold. This indicates no significant relationship between the residuals and the absolute residuals. Therefore, the regression model shows no heteroskedasticity, implying constant (homoskedastic) error variance and satisfying an important classical assumption of multiple linear regression.

3. Multiple Linear Regression Analysis

The following presents the multiple linear regression results (SPSS 25.0), including unstandardized coefficients, standard errors, t-values, and significance levels for each variable.

Table 9. Heterokedasticity Test Results

	Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	8.484	2.239		3.789	.000

SERVICE QUALITY (X1)	.489	.089	.476	4.816	.000
PRICE (X2)	.495	.097	.486	3.982	.000
BRAND (X3)	.432	.098	.429	4.390	.000

a. Dependent Variable: CONSUMER SATISFACTION (Y)

Source: Primary Data Processed SPSS 25.0

Based on the multiple linear regression in Table 9, the model is: $Y = 8.484 + 0.489X_1 + 0.495X_2 + 0.432X_3$, where Y = Customer Satisfaction, X_1 = Service Quality, X_2 = Price, and X_3 = Brand. The intercept (8.484) indicates the theoretical level of satisfaction when all predictors are zero. The coefficient for Service Quality (0.489; $p = 0.000$) implies that a one-unit increase in service quality raises satisfaction by 0.489, ceteris paribus; the Price coefficient (0.495; $p = 0.000$) means a one-unit rise in perceived price fairness/value increases satisfaction by 0.495; and the Brand coefficient (0.432) shows that a one-unit improvement in brand perception increases satisfaction by 0.432, holding other variables constant.

4. Hypothesis Test

The partial test evaluates whether Service Quality, Price, and Brand individually affect Customer Satisfaction by examining each variable's t-statistic and p-value. Using a 5% significance level, the decision rule is: $p < 0.05 \rightarrow$ significant (reject H_0); $p \geq 0.05 \rightarrow$ not significant (fail to reject H_0). With sample size ($n = 120$) and ($k = 3$) predictors (plus intercept), the degrees of freedom are ($df = n - k - 1 = 116$), yielding a two-tailed t-table ≈ 1.980 at ($\alpha = 0.05$).

Table 10. t-Test Results: (X1) on (Y)

	Coefficients[a]					
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	8.484	2.239		3.789	.000
	SERVICE QUALITY (X1)	.489	.089	.476	4.816	.000

a. Dependent Variable: CONSUMER SATISFACTION (Y)

Source: Primary Data Processed SPSS 25.0

From the table, the simple regression equation is $Y = 8.484 + 0.489X_1$, and the effect of Service Quality (X_1) on Customer Satisfaction (Y) is significant with $t = 4.816$ and $p = 0.000$. Since t-calculated (4.816) > t-table (1.980) and $p < 0.05$, Service Quality has a positive, statistically significant impact on Customer Satisfaction. In practical terms, better service quality is associated with higher customer satisfaction.

Table 11. Test Results t (X2) on (Y)

Coefficientsᵃ

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	8.484	2.239		3.789	.000
	PRICE (X2)	.495	.097	.486	3.982	.000

a. Dependent Variable: CONSUMER SATISFACTION (Y)

Source: Primary Data Processed SPSS 25.0

From the table, the simple regression equation is $Y = 8.484 + 0.495X_2$, and the effect of Price (X_2) on Customer Satisfaction (Y) is significant with $t = 3.982$ and $p = 0.000$. Since t-calculated (3.982) > t-table (1.980) and $p < 0.05$, Price exerts a positive, statistically significant influence on Customer Satisfaction.

Table 12. Test Results t (X3) on (Y)

Coefficientsᵃ

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	8.484	2.239		3.789	.000
	BRAND (X3)	.432	.098	.429	4.390	.000

a. Dependent Variable: CONSUMER SATISFACTION (Y)

Source: Primary Data Processed SPSS 25.0

From the table, the simple regression equation is $Y = 8.484 + 0.432X_3$, and the effect of Brand (X_3) on Customer Satisfaction (Y) is significant with $t = 4.390$ and $p = 0.000$. Since t-calculated (4.390) > t-table (1.980) and $p < 0.05$, Brand has a positive, statistically significant impact on Customer Satisfaction.

The simultaneous (F) test assesses whether Service Quality, Price, and Brand jointly influence Customer Satisfaction by examining the model's F-statistic and its p-value; using a 5% significance level, the decision rule is $p < 0.05 \rightarrow$ significant, otherwise not significant. With sample size (n = 120) and the specified number of predictors, the corresponding F critical value is approximately F_table ≈ 2.18 (per the model's degrees of freedom), which is used to judge whether the combined effect of the predictors on the outcome is statistically meaningful.

Table 13. F-Test Results

ANOVAᵃ

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	316.238	3	105.413	13.957	.000ᵇ
	Residual	876.129	116	7.553		
	Total	1192.367	119			

a. Dependent Variable: CONSUMER SATISFACTION (Y)

b. Predictors: (Constant), BRAND (X3), PRICE (X2), SERVICE QUALITY (X1)

Source: Primary Data Processed SPSS 25.0

Based on the results in Table 13, the calculated F-value is 13.957, while the critical F-value is 2.18. Since F_calculated > F_table (13.957 > 2.18) and the significance level is 0.000 < 0.05, it can be concluded that, simultaneously, Service Quality (X1), Price (X2), and Brand (X3) have a significant effect on Customer Satisfaction (Y).

Hypothesis Test – Coefficient of Determination (R^2) measures the proportion of variance in the dependent variable explained by the model's predictors, with values ranging from 0 (minimal explanatory power) to 1 (maximal explanatory power); thus, R^2 closer to 0 indicates the independent variables explain little of the outcome's variability, whereas R^2 approaching 1 signifies a strong model fit and substantial explanatory strength.

Table 14. Coefficient of Determination (R^2) Results

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.515ᵃ	.265	.246	2.7448

a. Predictors: (Constant), BRAND (X3), PRICE (X2), SERVICE QUALITY (X1)

Source: Primary Data Processed SPSS 25.0

The Model Summary reports R = 0.515, R Square = 0.265, Adjusted R Square = 0.246, and Std. Error of the Estimate = 2.748, indicating that the predictors (Service Quality, Price, Brand) jointly explain 26.5% of the variance in Customer Satisfaction (about 24.6% after adjustment), reflecting a statistically significant but moderate explanatory power.

The Influence of Service Quality, Price, and Brand on Customer Satisfaction in Hijab Fashion

Based on multiple linear regression results, Service Quality has a positive and significant effect on Customer Satisfaction in hijab fashion businesses (t = 4.816; p = 0.000 < 0.05), indicating that better service quality leads to higher perceived satisfaction. This accords with foundational service-marketing theory: perceived service quality arises from the gap between expectations and performance (SERVQUAL) and shapes satisfaction (Parasuraman et al., 1988), while the expectation–disconfirmation paradigm explains how favorable service encounters translate into satisfaction and loyalty (Bitner et al., 1990; Jayawardhena, 2010). Consistently, prior empirical work by Munthe and Zega (2022) on Ferra Hijab Pekanbaru also reports a significant impact of service quality on customer satisfaction, reinforcing that service quality is a key driver of satisfaction in the hijab fashion industry.

Based on the study's results, Price has a positive and significant effect on Customer Satisfaction in hijab fashion ($\beta = 0.495$; $t = 3.982$; $p = 0.000$), indicating that more affordable, value-consistent pricing elevates satisfaction. This aligns with established marketing theory that price serves as a primary cue to perceived value and fairness in exchange (Kotler & Keller, 2009; Zeithaml, 1988), that customers evaluate "value for money" through a trade-off between benefits and sacrifice (Monroe, 1990), and that judicious price setting strengthens willingness to buy and post-purchase satisfaction when it signals quality without violating fairness norms (Nagle & Muller, 2018). Together, these perspectives affirm price as a crucial lever for enhancing satisfaction in the hijab fashion market.

Brand exerts a positive and significant effect on Customer Satisfaction in hijab fashion ($\beta = 0.432$; $t = 4.390$; $p = 0.000 < 0.05$), indicating that stronger brand perceptions raise satisfaction. This is consistent with brand-equity theory—where salient, favorable, and strong brand associations enhance perceived value and reduce risk (Aaker, 1991; Keller, 1993)—and with evidence that brand trust fosters satisfaction and downstream loyalty (Chaudhuri & Holbrook, 2001), while credible brand signals help resolve information asymmetry (Erdem & Swait, 1998). Empirically, the result aligns with Lina Auliyana (2020) on Rabbani hijab purchases in Jombang and with Adi Mansah (2020), who shows that ethically managed brands within Islamic business principles strengthen consumer trust and satisfaction in SMEs, underscoring that brand matters not only as a marketing asset but as an ethical commitment perceived by customers.

Based on multiple regression results, Service Quality, Price, and Brand jointly have a significant effect on Customer Satisfaction in hijab fashion ($F = 13.957$; $p < 0.001$), indicating the model is suitable for inference. The coefficient of determination shows $R^2 = 0.265$ (Adjusted $R^2 = 0.246$), meaning 26.5% of the variance in satisfaction is explained by these three variables, with the remainder attributable to factors outside the model. These findings align with Chasanah (2024), who report that service quality, price, and brand collectively shape customer satisfaction for hijab products in Surabaya and, when managed well, strengthen consumer loyalty. Consistently, within an Islamic business ethics lens, Adi Mansah (Mansah, 2020) underscores that ethically managed brands enhance consumer trust and satisfaction in the hijab fashion sector.

Islamic Law Perspective on Service Quality, Price, Brand, and Customer Satisfaction

Islamic normative foundations in muʿāmalah transactions affirm justice and mutual consent between parties (Q 4:29) and prohibit all forms of deceit—whether in quality,

measure, or information (Q 83:1–3). This is reinforced by hadith that praise merchants who are gentle and facilitative (samḥah) in buying and selling (Ṣaḥīḥ al-Bukhārī) and those who are honest and trustworthy—ṣidq–amānah—whose rank is honored by God (al-Tirmidhī). Within the framework of legal maxims and the maqāṣid al-sharīʿah, business practice must protect wealth (ḥifẓ al-māl), safeguard consumers' lives and awareness (ḥifẓ al-nafs/ʿaql), and orient itself to the principle of dar' al-mafāsid wa jalb al-maṣāliḥ (averting harm and realizing benefit). Juristic instruments such as the right of *khiyār* (e.g., *khiyār al-ʿayb* and *khiyār al-ru'yah*) function to preserve post-purchase satisfaction, while prohibitions on *tadlīs* (misrepresentation), *najash* (shill bidding/testimonial manipulation), *ghabn fāḥish* (grossly unfair pricing), and *iḥtikār* (hoarding) block harmful practices. In regulatory terms, Indonesia's positive law—especially the Halal Product Assurance regime (Law, 2014) and the Consumer Protection Law (Law, 1999)—acts as a compliance umbrella aligned with muʿāmalah ethics, ensuring that service, pricing, and branding proceed with 'adl (fairness), transparency, and amānah toward genuine customer satisfaction.

Operationally, the study's variables map directly onto actionable Sharīʿah principles. Service quality embodies iḥsān and samḥah, visible in courteous staff behavior, prompt responses, clear information on size/material/care, easy complaint resolution as after-sales khidmah, and inclusive access to service channels. Price is intertwined with 'adl and transparency through fair price setting, full disclosure of charges (including shipping and discounts), the absence of hidden terms, and protection against quantity/quality misrepresentation and ghabn fāḥish. Brand is articulated as ṣidq–amānah, marked by truthful claims, cross-batch quality consistency, non-manipulated testimonials, measurable social responsibility, and adherence to relevant standards across the marketing ecosystem. Customer satisfaction is captured as tarāḍin (mutual consent) safeguarded by *khiyār*, evident in post-purchase contentment, fit between expectations and performance, easy return/exchange procedures in case of defects, and repurchase intention as a signal of sustained *riḍā*.

Building on this mapping, the Sharīʿah-based conceptual model positions service quality, price, and brand as direct predictors of satisfaction, with Sharīʿah-compliant marketing ethics and consumer-protection compliance serving as mediators or moderators that strengthen these relationships. Mechanistically, service reflecting iḥsān–samḥah improves interaction quality (H1: service → satisfaction); fair, transparent pricing enhances perceptions of 'adl and prevents *tadlīs* (H2: price → satisfaction); and brand reputation grounded in ṣidq–amānah fosters thiqah (trust) (H3: brand → satisfaction). Further, implementing return/exchange policies (khiyār), effective complaint channels, verified claims/advertising,

and transparent information—as expressions of Sharīʿah marketing ethics and consumer compliance—should reinforce all effects (H4), consolidating service, price, and brand influences into durable tarāḍin.

Viewed through Islamic law, courteous, facilitative service is the practice of iḥsān and samḥah—seen in how sellers answer questions, explain sizes and materials, and handle complaints fairly. Clear and fair pricing reflects ʿadl and openness: no hidden conditions, no misleading promotions, and no practices that harm the buyer. An honest brand—keeping promises, avoiding fabricated testimonials, and embracing social responsibility—manifests ṣidq–amānah. When these hold, tarāḍin emerges: buyers feel at peace after transacting because they know there is room to return defective items (*khiyār*) and a place to lodge complaints if mistakes occur.

Practically, businesses can align with muʿāmalah ethics by presenting product information transparently, designing simple complaint and return flows, avoiding exaggerated advertising, and training frontline staff to be courteous and non-obstructive. Simultaneously, brands are built on honesty and care—e.g., supporting social programs relevant to the modest-fashion ecosystem. These attitudes are not merely tactics; they are efforts to uphold iḥsān, *ʿadl, ṣidq*, and *amānah* in exchange, so that customer satisfaction arises as the fruit of halal, maqāṣid-oriented transactions that realize *jalb al-maṣāliḥ* and avert mafāsid.

Conclusion

Service quality, price, and brand are important and statistically significant determinants of customer satisfaction in hijab fashion. Jointly they are significant (F = 13.957, p < 0.001) and explain 26.5% of the variance in satisfaction (Adjusted R² = 0.246), indicating moderate explanatory power; the remainder is driven by factors outside this model. Individually, each variable has a positive, significant effect, so improving service, setting fair prices, and managing the brand well will raise overall satisfaction.

From an Islamic law lens, the results align with muʿāmalah values: courteous, facilitative service reflects *iḥsān–samḥah*; fair, transparent pricing embodies ʿadl; and an honest, trustworthy brand (*ṣidq–amānah*) nurtures confidence, forming *tarāḍin* (mutual consent) that should be safeguarded through *khiyār* (clear return/exchange) policies in line with *maqāṣid* (promoting benefit and averting harm). Managerially, firms should standardize service SOPs and fair complaint handling, ensure transparent price communication without hidden terms or misleading promotions, and uphold honesty with consistent product quality

across all brand claims. These steps strengthen satisfaction and loyalty while ensuring practices that are ethical, just, and trustworthy.

The study is limited to three marketing variables, a cross-sectional self-report design, and a single-context sample. Future research should add constructs (e.g., Shariah-compliant marketing ethics, consumer-protection compliance, product quality/post-purchase service), employ longitudinal or mixed-methods designs, and test across regions and channels to enhance generalizability.

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